

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 11-13823-MS
Chapter: 7
Judge: Morris Stern

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sylvia Galvao
201 W. Jersey St, #312
Elizabeth, NJ 07202

Social Security No.:
xxx-xx-8999

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after June 8, 2011 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Debtor's Certification of Completion of Instructional Course Concerning Financial Management** (Official Form B23) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Debtor's Certification of Completion of Instructional Course Concerning Financial Management**(Official Form B23) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: May 9, 2011
JJW: rh

James J. Waldron
Clerk

Certificate of Service Page 2 of 2

United States Bankruptcy Court
District of New Jersey

In re:
Sylvia Galvao
Debtor

Case No. 11-13823-MS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: rhernand
Form ID: clsnodsc

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Total Noticed: 3

Date Rcvd: May 09, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2011.

db	+Sylvia Galvao,	201 W. Jersey St, #312,	Elizabeth, NJ 07202-1301
smg	U.S. Attorney,	970 Broad St., Room 502,	Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+United States Trustee,	Office of the United States Trustee,	One Newark Center, Suite 2100,
		Newark, NJ 07102-5235	

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2011

Signature:

